

# A Hero rate or Zero fees at selected ATMs.

## It's easy to open your Bankwest Hero Transaction account or Bankwest Zero Transaction account. Here's how:

Now that you have downloaded the Bankwest Hero Transaction and Bankwest Zero Transaction Application form, complete the privacy statement and application form and place them into an envelope addressed to:



Bankwest New Accounts Team  
Reply Paid 2072  
PERTH WA 6846

When we receive your application, we will try to verify your identity using the information you have provided. If we are unable to do so, we will ask you to provide additional information.

Your account/s could take up to 15 days to open, depending on where you live, and how long it takes us to get all your documents.

It's that simple! If you have any questions, just call us on 13 17 18.

## What you need to tell us:

- Tax File Number
- Employer phone number, as listed in White Pages (or Accountant phone number if self-employed)
- Income details
- Asset details (value of property/ car/ household effects/ savings/ other)
- Liability details (for debts such as home loans and credit cards, the lender/ monthly repayments/ balance/ limit of each debt).

## What you need to enclose with the application form:

- Evidence of ability to deposit \$2,000 per month into the account (e.g. 2 recent consecutive payslips or a recent bank statement showing sufficient credits to the account).

**Happy Banking**

An initiative from Bankwest

Application Form  
Bankwest Hero Transaction Account & Bankwest Zero Transaction Account

**bankwest**





## Part 3: Financial Information

### Residential Status (Applicant 1)

Owner       Mortgage       Living with parents  
 Renting       Boarding       Other

### Residential Status (Applicant 2)

Owner       Mortgage       Living with parents  
 Renting       Boarding       Other

### Employment Details (Applicant 1)

Occupation  Employer

### Employment Details (Applicant 2 - if applicable)

Occupation  Employer

### Employment Status

Full Time       Part Time       Casual   
 Self Employed       Unemployed       Student   
 Time with current employer Years  Months   
 If less than 2 years, time with previous employer  
 Years  Months

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Full Time       Part Time       Casual   
 Self Employed       Unemployed       Student   
 Time with current employer Years  Months   
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 Years  Months

Employer Phone Number (if self employed provide phone no. of Accountant)  
 (   )  (As listed in the White Pages)

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 (   )  (As listed in the White Pages)

You agree that we may contact your Employer/Accountant to confirm details

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### Income (Applicant 1)

Annual Gross Income  \$      Partner's Annual Gross Income  \$  
 Other Regular Income  \$  
 Dependents supported by this income (don't forget yourself!)  
 Number of Adults       Number of Children

### Income (Applicant 2 - if applicable)

Annual Gross Income  \$      Partner's Annual Gross Income  \$  
 Other Regular Income  \$  
 Dependents supported by this income (don't forget yourself!)  
 Number of Adults       Number of Children

### Assets (Applicant 1)

Property  \$      Car  \$      Household Effects  \$  
 Other  \$      Savings  \$

### Assets (Applicant 2 - if applicable)

Property  \$      Car  \$      Household Effects  \$  
 Other  \$      Savings  \$

### Liabilities (Applicant 1)

Lender	Monthly Repayments	Balance	Limit
<b>Housing Loans</b>			
<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
<b>Other Loans</b>			
<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
<b>Credit Cards/ Store Cards/ Charge Cards</b>			
<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
Monthly Rent/ Board Payable	Monthly Family Maintenance		
\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>		

### Liabilities (Applicant 2 - if applicable)

Lender	Monthly Repayments	Balance	Limit
<b>Housing Loans</b>			
<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
<b>Other Loans</b>			
<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
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<input style="width: 80%;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
Monthly Rent/ Board Payable	Monthly Family Maintenance		
\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>		

\* Collection of Tax File Number information is authorised and its use and disclosure are strictly regulated by the tax laws and the Privacy Act. You don't have to provide your Tax File Number ("TFN") or exemption, but if you don't, tax may be taken out of your interest at the highest marginal tax rate plus the Medicare levy. This section will be securely destroyed immediately after your account has been opened.

It is the customer's responsibility to provide a valid TFN. If an invalid TFN is provided, Bankwest is under no obligation to investigate the issue nor refund any subsequent tax deducted from the customer's account as a result of the error.

## Part 4: Facilities

### Applicant 1

MasterCard Debit Card or  
 Bankwest Debit Card  
 Cheque Book

Colour Choice

### Applicant 2 (if applicable)

MasterCard Debit Card or  
 Bankwest Debit Card  
 Cheque Book

Colour Choice

## Part 5: Additional Considerations

### Applicant 1

Based on your details provided, would you like to be considered for a Bankwest MasterCard Credit Card? Yes  No

Which MasterCard Credit Card would you like to apply for\*:

### Applicant 2 (if applicable)

Based on your details provided, would you like to be considered for a Bankwest MasterCard Credit Card? Yes  No

Which MasterCard Credit Card would you like to apply for\*:

\* Minimum credit limits apply. Should the credit limit allocated to you not be sufficient to meet the criteria for this product you will be offered the next product you qualify for in the same product range.

## Part 6: Privacy Statement & Consent to Use Your Information

This statement explains how the Bank ("we/us") collects, uses and discloses personal information. Personal information is information about, and which identifies, an individual, including information about credit worthiness, standing, history and capacity.

When you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person who we are, that we will use and disclose that information for the relevant purposes set out below and that they can access the information we hold about them.

### A) Purposes for which we collect and use personal information

You agree that personal information about you provided to us at any time in regard to a facility may be held and used by us to assess and process the application for the facility, establish, provide and administer the facility, execute your instructions and, as relevant, comply with legislative/regulatory requirements, consider other applications you make, perform administrative tasks including systems development, testing, credit scoring and training, manage our rights/obligations regarding external payment systems, conduct market/customer satisfaction research, develop and administer arrangements with organisations for the promotion, administration and use of our and their products/services, develop and identify products/services that may interest you, and tell you about them (unless you ask us not to). You also consent to our collection of sensitive personal information (e.g. about health, religion or criminal record).

You agree that in assessing your application we may seek and obtain personal information about you from a credit reporting agency, other financial institutions or credit providers and may give personal information about you to other financial institutions or credit providers. We are required by law to collect information to identify and verify you. Also, without your information, we may not be able to provide a facility.

### B) Disclosure of personal information

You agree we may collect personal information about you from, and disclose it to, as appropriate, credit reporting agencies, debt collecting agencies, our related bodies corporate, assignees, agents, contractors and external advisers, organisations for verifying your identity, your agents, advisers, referees, executor, administrator, trustee, guardian or attorney, law enforcement, regulatory and government bodies, anyone who introduces you to us, your franchisor, payment systems operators, your and our insurers or prospective insurers and their underwriters, your current and prospective coborrowers and guarantors, any person we consider necessary to execute your instructions, other organisations with whom we have arrangements (including our related bodies corporate) and their agents for the supply and (unless you tell us not to) marketing of our respective products and services and any person considering purchasing the loan and their advisers and representatives. You also agree to such disclosure to an organisation overseas which is not subject to privacy obligations equivalent to those applying to us.

### C) Access to your personal information, contacting us and contacting you

You may access information we hold about you at any time in accordance with the Privacy Act 1988. Unless you ask us, by calling 13 17 18, not to contact you about products and services and not to disclose your information to others for that purpose, you consent to us contacting you by telephone while you hold any facility with us notwithstanding registration at any time of your telephone number on the Do Not Call Register.

### D) Receiving commercial electronic messages

You consent to us sending commercial electronic messages (including messages about our products and services and the products and services of any third party) to any electronic address which you provide or for which you are responsible. You warrant that you have authority, either as or on behalf of the electronic account holder, to provide this consent and agree that until you withdraw your consent by providing written notice to us or using an unsubscribe facility in the message, we may continue to send commercial electronic messages to those addresses.

## Part 7: Acceptance of conditions

I/We agree to the conditions of the Bankwest Hero Transaction Account / Bankwest Zero Transaction Account which are contained in the relevant Product Disclosure Statement.

Unless I/we agree otherwise, I/we confirm that the postal address of the first applicant will be the nominated address for the issue of all written correspondence. This document forms part of my/our agreement with Bankwest in relation to the account I/we open.

I/We confirm I am/we are 18 years of age or older.

I/We agree to the terms of the Privacy Statement and Consent to Use Your Information in Part 6 of this form.

I/We acknowledge this is an application for credit and consent to a credit check as part of this application.

Signature - 1st Applicant

Date

Signature - 2nd Applicant (if applicable)

Date

Once complete, place all pages into an envelope addressed to:

Bankwest New Accounts Team

Reply Paid 2072

PERTH WA 6846